

FILED  
4/6/21 11:36 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:

Michael J. Mehalich and	)	Case No.: 20-22651-GLT
Lindsey A. Mehalich,	)	Chapter 13
Debtors.	)	Related to Dkt. No. 42
Michael J. Mehalich and	)	Hearing: May 5, 2021 at 1:00 p.m.
Lindsey A. Mehalich,	)	
Movants,	)	
v.	)	
Ally Bank	)	
Ally Financial	)	
Amato & Keating, P.C.	)	
American Express	)	
American Express Legal	)	
American Express National Bank	)	
c/o Becket and Lee, LLP	)	
Ascendum Education Solutions, Inc.	)	
Bank of America	)	
Bank of America, N.A.	)	
Bureaus Investment Group Portfolio No 15 LLC	)	
c/o PRA Receivables Management, LLC	)	
Citicards CBNA	)	
Citizens Bank	)	
Citizens Bank, N.A.	)	
Comdata, Inc.	)	
Dept. of Ed/Navient	)	
Duquesne Light Company	)	
c/o Bernstein-Burkley, P.C.	)	
Fed Loan Servicing	)	
Freedom Plus	)	
HSBC Bank	)	
HSBC Bank USA, N.A.	)	
LVNV Funding, LLC	)	
MidFirst Bank	)	
Midland Credit Management, Inc.	)	
Midland Mortgage	)	
Navient	)	
PNC Bank, N.A.	)	
Portfolio Recovery Associates, LLC	)	
Sheffield Financial	)	
Sheffield Financial Corp.	)	
SYNCB/Old Navy	)	
Synchrony Bank	)	
c/o PRA Receivables Management, LLC	)	
The Bureaus, Inc.	)	
The United States Trustee and	)	

Ronda J. Winnecour, Esq., Trustee, )  
Respondents. )

**ORDER APPROVING POST-PETITION AUTOMOBILE FINANCING**

This matter comes before the Court upon the Debtors' Motion to Obtain Post-Petition Automobile Financing [Dkt. No. 42] ("Motion") filed by Debtors on March 16, 2021. A Certificate of No Objection ("CNO") was filed on April 5, 2021 [Dkt. No. 47]. Based upon the foregoing, and for good cause shown, it is hereby **ORDERED**, **ADJUDGED**, and **DECREED** that:

1. The *Motion* [Dkt. No. 42] is **GRANTED** as provided by the terms of this *Order*. Debtors are authorized to obtain secured financing for the purchase of a vehicle on the following terms:

- (a) the total amount of financing **shall not exceed \$22,000.00** and
- (b) the monthly payments made under the financing agreement **shall not exceed \$450.00**.

2. To the extent that Debtors secure financing for the purchase of a vehicle, such payments **shall be made through the chapter 13 plan**. Within **30 DAYS** of securing such financing, Debtors shall file:

- (a) an amended chapter 13 plan; and
- (b) a report of financing.

3. To ensure the prompt and timely payment of the automobile loan, Debtors shall make a supplemental payment to the chapter 13 trustee **within 7 days** of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.

4. Pending confirmation of any amended plan providing for the new post-

petition loan payments, the Trustee is authorized to make monthly adequate protection payments to Bowser, or a similar lender, for the contract amount so long as sufficient supplemental funds are provided by Debtors.

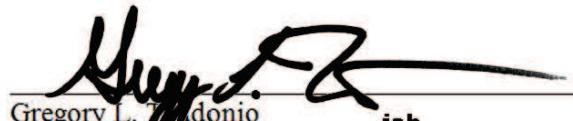
5. Notwithstanding the inclusion of the post-petition loan within an amended chapter 13 plan, the underlying terms of the loan shall not be modified absent the consent of lender.

6. Debtors shall serve copies of this *Order* on all creditors eligible to receive distributions through the chapter 13 plan and file proof of the same with the Court.

Prepared by: Matthew Herron, Esq.

**DEFAULT ENTRY**

Dated: April 06, 2021



\_\_\_\_\_  
Gregory L. Madonio **jah**  
United States Bankruptcy Judge

Case Administrator to serve: Debtor, Counsel for Debtor and Trustee

In re:  
Michael J. Mehalich  
Lindsey A. Mehalich  
Debtors

Case No. 20-22651-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Apr 06, 2021

User: bsil  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Michael J. Mehalich, Lindsey A. Mehalich, 221 Long Ridge Drive, Coraopolis, PA 15108-4046

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 08, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmllawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com jbluemle@bersteinlaw.com
Maribeth Thomas	on behalf of Creditor Ally Bank mthomas@tuckerlaw.com maribeth.thomas@gmail.com,jrusnack@tuckerlaw.com
Matthew M. Herron	on behalf of Joint Debtor Lindsey A. Mehalich mmh@thedebtdoctors.com hgs@thedebtdoctors.com;alb@thedebtdoctors.com
Matthew M. Herron	on behalf of Debtor Michael J. Mehalich mmh@thedebtdoctors.com hgs@thedebtdoctors.com;alb@thedebtdoctors.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: bsil

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Total Noticed: 1

Ronda J. Winnecour

cmeclf@chapter13trusteewdpa.com

TOTAL: 7